

Expanding Your Housing Options

Financing for First Nations Communities



*Embracing the
First Nations
Sustainable
Development
Standards*

***FIRST NATIONS NORTHERN HOUSING
CONFERENCE – Thunder Bay February 2015***

Our Vision: Every First Nation family has the opportunity to have a home on their own land in a strong community

The Fund's Vision

Every First Nation family has the opportunity to have a home on their own land in a strong community.



About the Fund...

- Non-profit trust launched May 5, 2008
- 9 Trustee positions – 11 staff
- Designed to support market housing arrangements between First Nations and lenders
- \$300 million federal investment - has grown to more than \$340 million
- More than \$725 million in loan credit leveraged

...about the Fund

- New tool to create more housing on reserve or settlement lands:
 - Homeownership, Rentals, Renovations
- Respects communal ownership of settlement lands
- Only First Nations can apply
- Developed with input from AFN, First Nation communities and organizations cross Canada

Our Success – December 31, 2014

- 168 applications received from First Nations
- 79 applications approved for Credit Enhancement (loans) and Capacity Development - \$725 Million in credit approved to support an estimated 4,650 loans.
- 43 First Nations approved for Capacity Development only
- 46 FN currently participating in the assessment process
- 90 Loans backed by the Fund for newly built homes, home purchases, rental and renovations
 - 5 refinance with home renovations
 - 54 new construction for homeowners
 - 10 purchase for homeowners
 - 19 new construction for rentals/rent-to-own
 - 2 renovation
- More than 80 First Nations have used capacity development – 750 plus initiatives

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How does the Fund support investments?

- *Credit Enhancement*

- 10% backstop for housing loans guaranteed by the First Nation
- Leverage to negotiate with lenders
 - lower interest rates
 - reduced program access fees
 - risk sharing
 - administrative arrangements

- *Capacity Development*

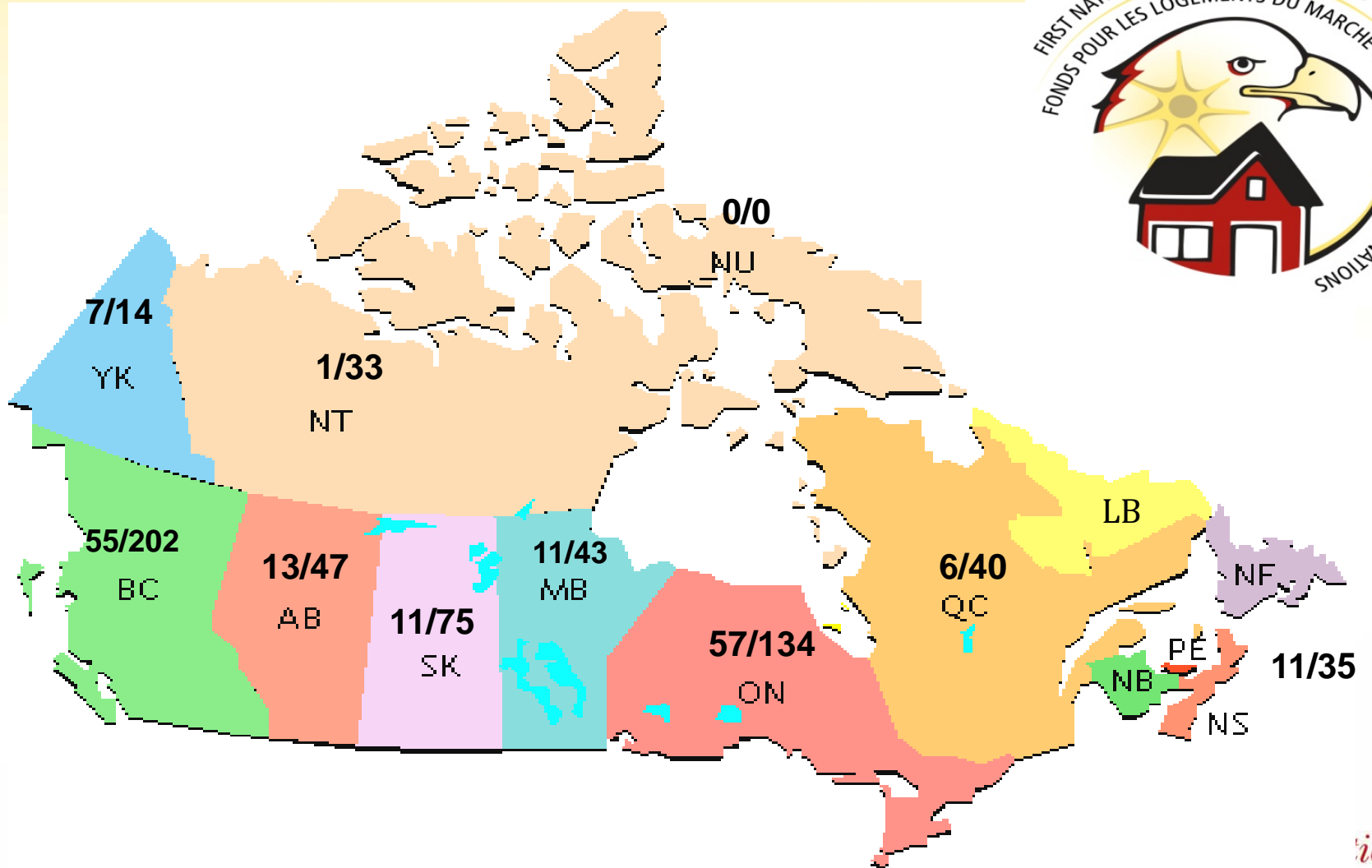
- Funding support to assist the First Nation to meet its goals based on identified needs

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of First Nation Applications Received by the Fund / Total # of FNs in each Prov./Territories (as of February 6, 2015)



FN announced for Credit Enhancement as of December 9th, 2014

- Miawpukek NF
- **Membertou NS**
- Lac La Ronge SK
- Batchewana ON
- Onion Lake SK
- **Atikameksheng
Anishnawbek ON**
- Whitefish River ON
- Champagne & Aishihik YK
- Pic River ON
- Lac Seul ON
- Waswanipi QC
- Flying Dust SK
- Okanagan BC
- Chisasibi QC
- Chippewas of Nawash ON
- Simpcw BC
- Wikwemikong ON
- Siksika AB
- T'it'q'et BC
- Eastmain QC
- Tsawout BC
- Sagamok ON
- Seabird Island BC
- Tk'emlups BC
- Moose Cree ON
- Serpent River ON
- Curve Lake ON
- Mohawks of the Bay
of Quinte ON
- Adams Lake BC
- Garden River ON
- Lower Nicola BC
- Upper Nicola BC
- Hiawatha ON
- M'Chigeeng ON
- St. Mary's BC
- Neskonlith BC
- Nipissing ON
- Mississauga ON
- Wemindji QC
- Henvey Inlet ON
- Beausoleil ON
- Wahnapiatae ON
- Temagami ON
- Carcross/Tagish YK
- Penticton BC
- Aundek Omni Kaning ON

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G'Wiigwaamnaaniin (Our Homes)
Building Homes and Building Skills

First Nation Sustainable Development Standards



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Ground Breaking Ceremony

Mike Holmes Group
First Nations Market Housing Fund
Ontario First Nations Technical Service Corporation
Lapointe Architects

Assembly of First Nations
G'Wiigwaamnaaniin Committee Member
North Shore Tribal Council
Third Line Homes

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Embracing the First Nation Sustainable Development Standards in your community...



Embracing the First Nation Sustainable Development Standards in your community...

PURPOSE of the FNSDS?

*A guide for First Nation Communities to develop their own community and housing designs that meet their current and future needs for **safer, more durable, sustainable and healthier housing** which reflects each community's **unique culture, climate and environment.***

History of the FNSDS project

- ❑ Meeting at 2012 World Indigenous Housing Conference recommended that the FNSDS should be applicable across Canada...
- ❑ Project Team started development in September 2012
- ❑ Several drafts were circulated for community and peer review throughout 2013/2014
- ❑ Atikameksheng Council reviewed and approved in June 2014
- ❑ Currently undergoing final editing and translation in preparation for publishing at end of Feb 2015

Embracing the First Nation Sustainable Development Standards in your community...

The FNSDS recommends that each First Nation Community assess their community and develop new standards including...

- ✓ Assessment of Community's physical, natural and human resources
- ✓ Identify Training required
- ✓ Develop Good Governance Principles
- ✓ Implement Healthy and Sustainable Community Planning
- ✓ Adopt Recognized Financial Management procedures
- ✓ Develop Sustainable Community and Housing Designs
- ✓ Specify Durable, Healthy and Sustainable Building Materials
- ✓ Adopt the best Construction Codes
- ✓ Use proven Construction Contracts
- ✓ Adopt the best Labour Standards
- ✓ Develop Sustainable Maintenance Standards

Recommendations of the FNSDS

The FNSDS describes over 80 recommendations, of which 20 are 'Key' to the success of the Standards...



Key Recommendations...

1. *Complete a demographics assessment of the Community*
2. *Complete a skills assessment of the Community*
3. *Complete an assessment of the community's Housing Stock*
4. *Complete an assessment of the community's Infrastructure*
5. *Complete an assessment of the community's Natural Resources*
6. *Complete an assessment of the community's Housing Services*
7. *Complete an assessment of the community's Housing Delivery Limitations*

Key Recommendations...

8. *Define the roles and responsibilities of Primary Participants (Chief, Councillors, Land, Housing and Building staff)*
9. *Define the roles and responsibilities of Active Participants (Designers, Builders, Homeowners, Tenants, and Landlord)*
10. *Define roles of Supportive Participants (Public Works, Eco Dev., Health & Social Services, Education)*
11. *Identify who needs training and where they can be trained*

Key Recommendations...

- 12. Establish Good Governance principles*
- 13. Establish strategies for Healthy and Sustainable Community Development*
- 14. Complete a Comprehensive Community Plan*
- 15. Ratify a Land Code (LAW)*
- 16. Ratify a Building Code (LAW or By-law or Policy)*
- 17. Ratify a Housing Code (LAW or by-law or Policy)*

Key Recommendations...

18. Develop Occupant Education Workshops

19. Regular Review of Regulations and Codes (every 5-10 years)

20. Obtain House Construction Insurance on all New Housing

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Next Steps?

- Atikameksheng has started the implementation process and expects it will take several more years to achieve their goals
- Other First Nations expected to adopt the FNSDS and begin the process of implementation in their community
- Many FNs have expressed a need for training to help them get started

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Development Standards in your community...

Review of the FNSDS

Embracing the First Nation Sustainable Development Standards in your community...

Getting to know Atikameksheng Anishnawbek

*Presented by Joanna Recollet
Director of Community Assistance*



Fire Arbour, Atikameksheng

Dream catcher by Ken Wabegijig

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Getting to Know Atikameksheng Anishnawbek

- The land base of Atikameksheng is 43,747 acres, located just outside of Sudbury
- Our current band membership population is 1,125. The majority of our band members reside off-reserve
- Our on-reserve population is currently 405 people consisting of both band members and non-band members are housed
- The Administration office consists of a Finance and Administration Dept, Health and Wellness Department and a Community Assistance Department
- The Housing Unit currently manages 54 rental/rent-to-own units. The other 74 residential units are privately owned by individuals band members.
- A new 23 serviced lot subdivision was completed in 2013





Embracing the First Nation Sustainable Development Standards in your community...

Chapter 1

- 1 Knowing and understanding a community's needs
- 2 Participants and their roles
- 3 Participant education

Membertou

Jennifer Martin, Policy Coordinator

First Nations Northern Housing Conference

February 10, 2015



Membertou
WELCOMING THE WORLD!



Membertou
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Today's Outline

- About Membertou
- General Housing Statistics
- Land Tenure
- FNSDS – Chapter 2
- Roles
- Rent
- Housing Assistance Application Process



Membertou | Who We are



- Membertou is an urban Mi'kmaq community made up of 1,411 band members (893 on-reserve and 515 off-reserve). Membertou is surrounded by 100,000 people in the CBRM.
- Part of the Unama'ki District of the Mi'kmaq Nation (Cape Breton Island)
- One of five Mi'kmaq communities in Cape Breton and one of thirteen in Nova Scotia



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Marginalized Community

- Most of our past – marginalized
- Limited education & employment
- 1960's – water, sewer & paved roads
- 1970 – Band Office opened
- 1980/90's - two failed businesses



Financial Challenges

- 1994 – \$1 million deficit on \$4 m budget
- Challenge to meet payroll & welfare
- 80% unemployed
- Most jobs – Band Office or organizations



Three Key Developments

- 1999/01: SCC *Marshall case*
 - Interim fishery agreement with DFO
- 2000: Gaming agreement with NS
 - Operate VLTs & Bingo games
- 2001: ISO certification (quality management system)
 - Documented policies & procedures



Growth: Past to Present

Yesterday:

- 1980: 65 acres
- 1980: 65 houses
- 1980: 333 band members
- 1995: 99% gov't revenue
- 2000: 50 employees

Today:

- over 500 acres
- 322 units
- 1282 band members
- 13% government revenue
- 700+ employees



Commercial Operations

- Gaming Commission
- Trade & Convention Centre & Kiju's
- Membertou Market
- Entertainment Centre
- Heritage Park
- Petroglyphs Gift Shop
- Commercial Fisheries
- Geomatics Consultants
- Data Centre
- Business Centre
- Membertou Insurance
- Hampton Inn & Suites



Government Departments

- Education
- Social Services
- Wellness Home
- Housing
- Public Works
- Natural Resources
- Entrepreneur Centre
- C99 Radio
- Administration
- Finance
- Human Resources
- Environmental Services
- Information Technology
- Quality Assurance & ISO Compliance



Current Projects

- The Governance Committee is working on a Land Code, Matrimonial Real Property Law, Citizenship Code, and Environmental Management Plan
- Membertou Sport and Wellness Centre
- Membertou Commercial Realty – Churchill Crossing
- Financial Management System Certificate (First Nations Financial Management Board)



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General Housing Statistics

- **Total Number of Homes**

There are 340+ housing units in Membertou. This number includes single-detached houses and apartment units.

- **Age and Life Expectancy of Homes**

Varies. Dependant on the tenant and how well they maintain the home.

- **Wait Lists**

Temporary Housing: 100+;

Permanent Housing: 100+



General Housing Statistics

- **Number of Staff Devoted to Housing**

Housing Department = 5 (Director, Renovations Manager, Maintenance, Admin Assistant, Council Portfolio Holder)

Finance Department = 2 (Finance Officer, Tenant Relations Officer)



Housing Units*

- **Privately Owned Units**

Section 10/FNMHF = 15 units

Certificate of Possession (CP) = 55 units

CP Requested/Pending = 13 units

- **Membertou Owned Units**

249 units

- **Rent**

Rent is charged for 211 units

**2014 statistics*



Land Tenure System

- Membertou issues Certificates of Possession
- Land Management under the Indian Act, but currently developing a Land Code for community ratification



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Chapter 2

- 4 Establishing good governance principles for development
- 5 Strategies for community development
- 6 Planning First Nation communities

Roles

- **Chief and Council:** Allocate Housing, Approve Budget, Approve Policies and Programs, Approve Repair and Renovation Requests, Appeals
- **Housing Department:** Day to day operations
- **Public Works Department:** Infrastructure
- **Finance Department:** Day to day financial transactions and financial reporting
- **Administration Department:** Policy Development
- **Housing Working Group:** Communication, Advisory



Rent

- Since the 1987, Membertou has charged rent for homes. Persons who are employed are charged \$500-\$550 with Membertou providing a 50% subsidy. Persons who are unemployed are charged \$500-\$550 per month and Membertou's Social Assistance Department pays the rent on their behalf.
- Recently started building homes using FNMHF CE Program – Rent for these homes are \$600-\$650 based on square footage of the home. There is no subsidy provided by Membertou.



Housing Assistance Application Process

- Recently developed a Housing Application form. Band members who write letters to Council requesting housing are directed to our Tenant Relations Officer to complete an application.
- Band members continue to write letters to Council requesting repairs and renovations.





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Questions?

Wela'lioq/Thank you

For more information contact:

Jennifer Martin, Policy Coordinator

jennifermartin@membertou.ca



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Health break

To be Cont'd at 3:00 pm



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Chapter 3

- 7 Community design considerations
- 8 Design considerations for residential lots
- 9 Design considerations for residential buildings
- 10 Choosing appropriate building materials
- 11 Heating, ventilation and air-conditioning systems
- 12 Water management

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Atikameksheng Anishnawbek

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Fire Arbour, Atikameksheng

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Atikameksheng
Anishnawbek

LaPOINTE
ARCHITECTS

Rental Housing, Atikameksheng

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Rental Housing Foundations, Atikameksheng

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Durisol Foundation, Atikameksheng

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Rental Housing, Atikameksheng

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Library Renovation Ramp, Atikameksheng

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Library Renovation, Atikameksheng

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'Green' Fourplex, Atikameksheng

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Fire Arbour, Atikameksheng

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Fire Arbour, Atikameksheng

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Chapter 4

- 13 Defining and understanding cost effective housing
- 14 Choosing and integrating design standards and specifications
- 15 Construction standards and regulations
- 16 Managing and regulating construction projects
- 17 Construction review and inspection standards
- 18 Warranties and maintenance procedures

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Questions?



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Closing Remarks?

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First Nations Market Housing Fund

Profile of First Nations approved to date for Credit Enhancement

- More than \$725 million of housing investment over 5 years - 79 First Nations
- Homeownership contemplated in all – plus some with renovations, rentals, elders and foster homes
- Range in population:
 - **18** – less than 500 and **23** – between 501 – 1000
 - **33** - between 1001 – 5000 and **5** - greater than 5000

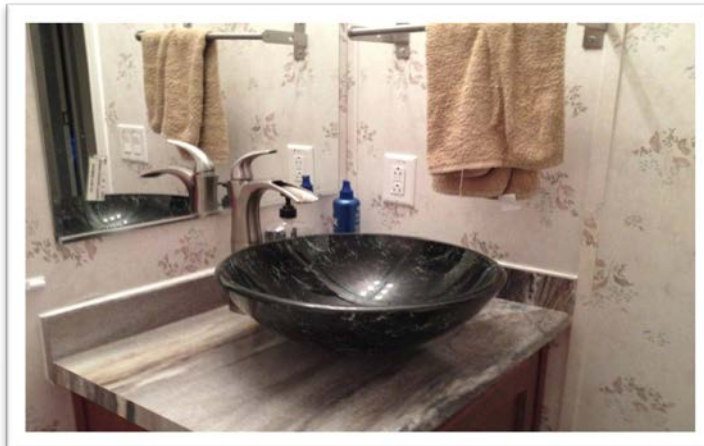
Atikameksheng Anishnawbek



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Membertou



What happens when a First Nation is approved for Capacity Development ?

- Letter of Agreement signed, good for up to 3 years
- Identifies areas of financial support from the Fund in financial management, governance and community commitment
- As First Nation has time to work on specific initiatives, the deliverables and timelines are identified and costed

CD –Financial Management

- CAFM; CAPA ;finance/accounting courses
- CGA; MBA; Bachelor of Management Training
- Accounting System training
- Finance department organizational analyses
- Finance policy development; Financial Administration
Laws; Finance By-laws
- Risk assessments
- Tax administration
- Conference attendance e.g. AFOA

CD - Governance

- Land use planning
- Land mgmt development
- Land tenure systems
- Land use laws
- GIS software training
- Zoning bylaw development
- Engineering studies
- HR policy review & training
- Trust mgmt workshop
- Performance mgmt plan
- Matrimonial Real Property Laws
- Housing policy review & development
- Housing authority workshops
- Housing authority Terms of Reference
- Community housing strategy
- Comprehensive community plan
- Committee training
- Lot surveys for market-based housing

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CD - Governance

Various training sessions for First Nations leadership & staff :

- Lateral violence
- Employment law
- Construction project mgmt
- Client counselling
- Management and supervision
- Law & Risk management
- Real estate licensing
- Radio production
- Communications including website design and social media
- Certified Lands Manager Training
- Household hazardous waste
- Financial literacy

CD - Community Commitment

Community workshops for members about:

- Home ownership
- Home maintenance
- Tenancy agreements
- Arrears management
- Credit and credit ratings
- Managing money, credit and debt
- Roles & responsibilities of tenants/occupants
- Construction management
- Energy Efficiency
- Business Planning

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Benefits of the Fund

- No fees or charges for our services
- Each First Nation determines their priorities for loans and capacity development
- Available to all First Nations who believe in households paying for their housing, even if they are not yet there
- Supports each First Nation's goals

Want more information?

- Visit our Booth
- Contact us
- Go to our Website – www.fnmhf.ca
- Talk to First Nations like **Atikameksheng** **Anishnawbek** and **Membertou**
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- jrecollet@wlfm.com
- npetahtegoose@wlfm.com
- jennifermartin@membertou.ca

Thank you – Meegwetch Wela'lioq



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